

Helpful Hints When Applying for Medicaid for Nursing Home Care

- Fill out all forms as completely as possible.
- Even if you do not yet have all documentation needed, turn in the application as soon as possible. You can turn in documentation later.
- Schedule an interview and then attend the interview. Especially if you have not dealt with Medicaid before, you will receive a great deal of information during the interview that will help you understand what is needed and how Medicaid works.
- Bring as much documentation as is currently available to the interview, or turn it in before the interview, if convenient. Do not postpone your interview because you have not yet gathered all documentation that may be needed.
- When you receive letters asking for information, turn in the exact information requested as soon as possible. If you cannot acquire the information by the due date on the letter, contact the Medicaid case manager before the due date to ask for an extension. Extensions may be granted 10 days at a time to allow you extra time to gather documents.
- If you have difficulty getting information, contact the Medicaid case manager for assistance. S/he may have suggestions on how or where to get the needed information.
- If the Medicaid applicant or spouse has annuities, copies of the annuity contracts are required. Letters from the companies are not acceptable. If you have problems with a company refusing to supply a duplicate copy of an annuity contract, you should contact the Montana Insurance Commissioner's office at 1-800-332-6148 (local in Helena 444-2040) and ask to speak to someone in Policy Holder Services about an annuity problem. Policy Holder Services staff will contact the company and help them understand their obligations and requirements under Montana law. If the company is still difficult, the Insurance Commissioner's office will refer the issue to their legal staff for legal action against the company.
- It is usually not necessary to get proof of Social Security Administration income, vehicle titles for vehicles registered in Montana, or Montana real estate ownership documents, although exceptions do arise.
- If you have questions about information that is being requested, ask your Medicaid case manager.

Following is a general list of items that may be needed to process a Medicaid application for nursing home care. The 'rule of thumb' is that you should provide proof of all personal information (name, date of birth/age, citizenship or alien status, relationship to others in your household, etc.), plus anything marked 'yes' on the application form. If the nursing home resident is married, include documentation all income and resources of the spouse as well (even if the spouses do not live together, are separated or there is a prenuptial agreement).

- ☐ Birth Certificate or other proof of citizenship and age (unless Medicaid applicant is a US citizen who receives Medicare, SSI or Social Security disability benefits)
- ☐ Picture Identification such as driver's license or passport (unless Medicaid applicant is a US citizen who receives Medicare, SSI or Social Security disability benefits)
- ☐ Medicare card
- ☐ Proof of all assets/resources owned by the applicant or his/her spouse. Examples: current bank account statements, life insurance contracts and statements of current values, contracts-for-deeds and proof of unpaid balances, other contracts and proof of current values, investment statements, trust documents and proof of value, annuity contracts and proof of value and payments, retirement account statements, stock certificates, bond values, burial accounts or contracts, list of items in a safety deposit box, etc.
- ☐ Proof of all income and the source of each income payment (wages, VA benefits, pensions, annuities, Railroad Retirement, gifts, loans or repayment of loans, contributions from relatives, trust income).
- ☐ Veterans: If either the applicant or spouse is or was a veteran, you may qualify for Veterans Pension benefits. You may wish to contact Veterans Administration or Veterans Affairs for assistance in filing for these additional benefits.
- ☐ Property transfers. If the applicant or spouse have sold, traded, transferred, deeded, given away, or in any way reduced their interest or ownership in any assets within the past five years, bring proof of what the asset was, any compensation (payment or trade) received, and the value of the asset at the time of transfer.
- ☐ Proof of health insurance; including policy, premium notice and ID cards.
- ☐ Power of attorney, Durable power of attorney, guardianship or conservator documents.
- ☐ Divorce decrees for changes in marital status within the past five years.
- ☐ Proof of housing expenses for the spouse, if the applicant is married.
- ☐ Medical bills you owe plus all Medicare and insurance explanation of benefits for the bills.
- ☐ If the applicant is married, bring proof of all assets that were owned by either or both spouses on the first of the month in which the applicant entered a nursing home for the first time, as well as the proof of values of the assets at that time.

This information is current as of 9/1/2010. Medicaid policies can and do change, and it is the responsibility of the facility and applicant to verify the most current policies when working towards establishing Medicaid eligibility.